

FIG. 1a

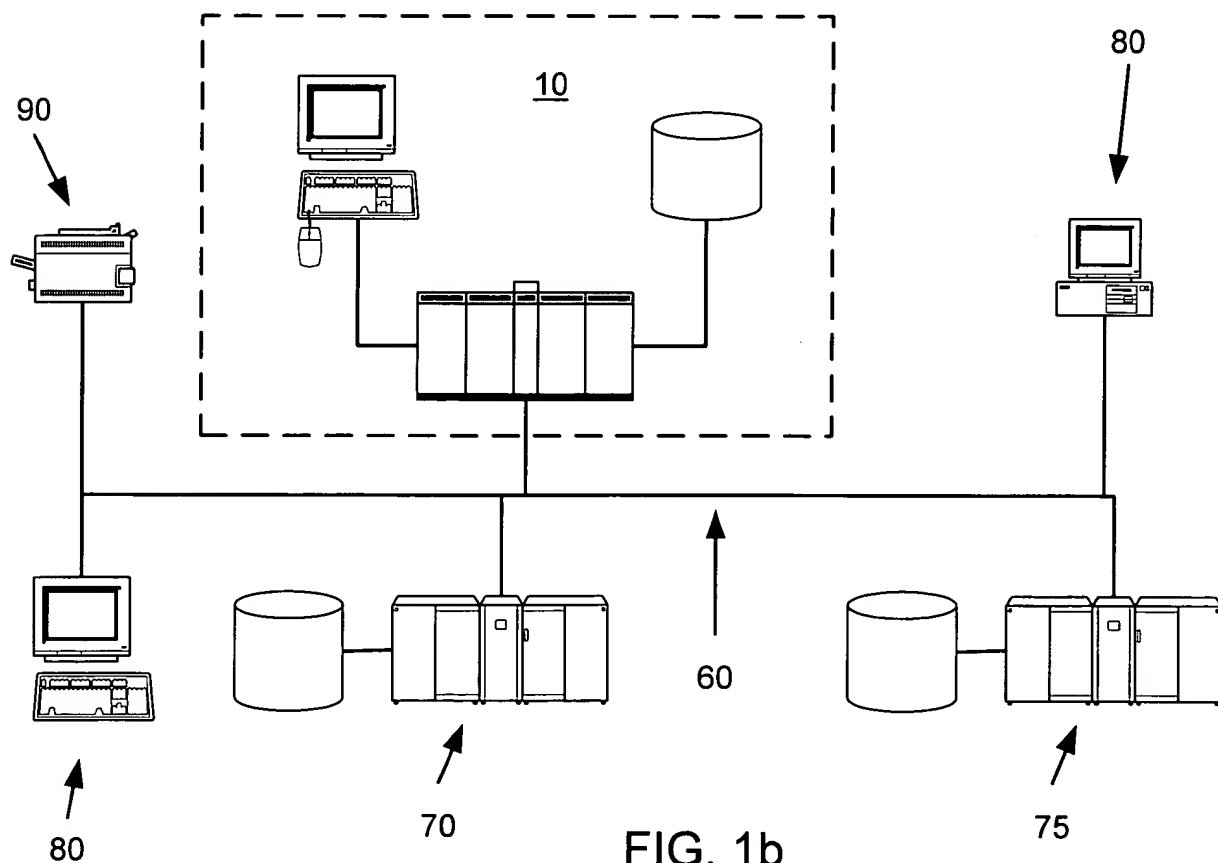


FIG. 1b

FIG. 2 is a block diagram of a system architecture showing a hierarchical structure across six levels (LEVEL 0 to LEVEL 5). The diagram illustrates the flow of data or control from a central FSO (Financial Service Organization) at LEVEL 0 down to various entities at LEVEL 5.

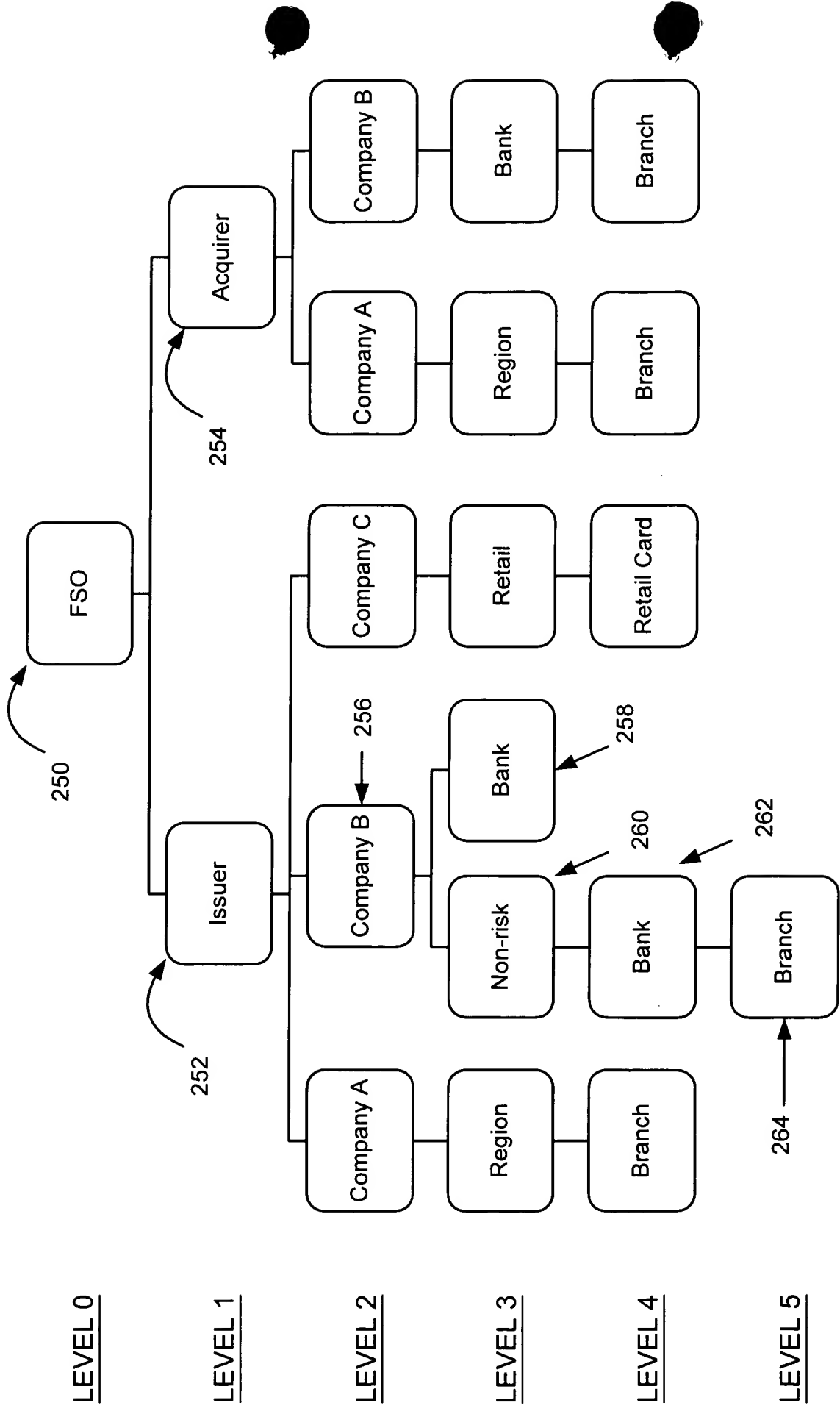


FIG. 2

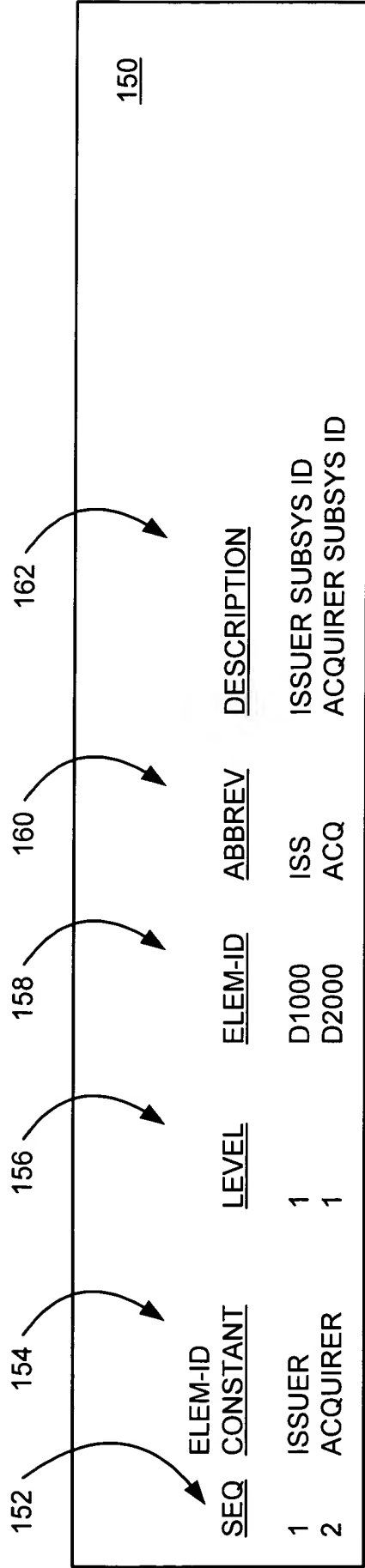


FIG. 3

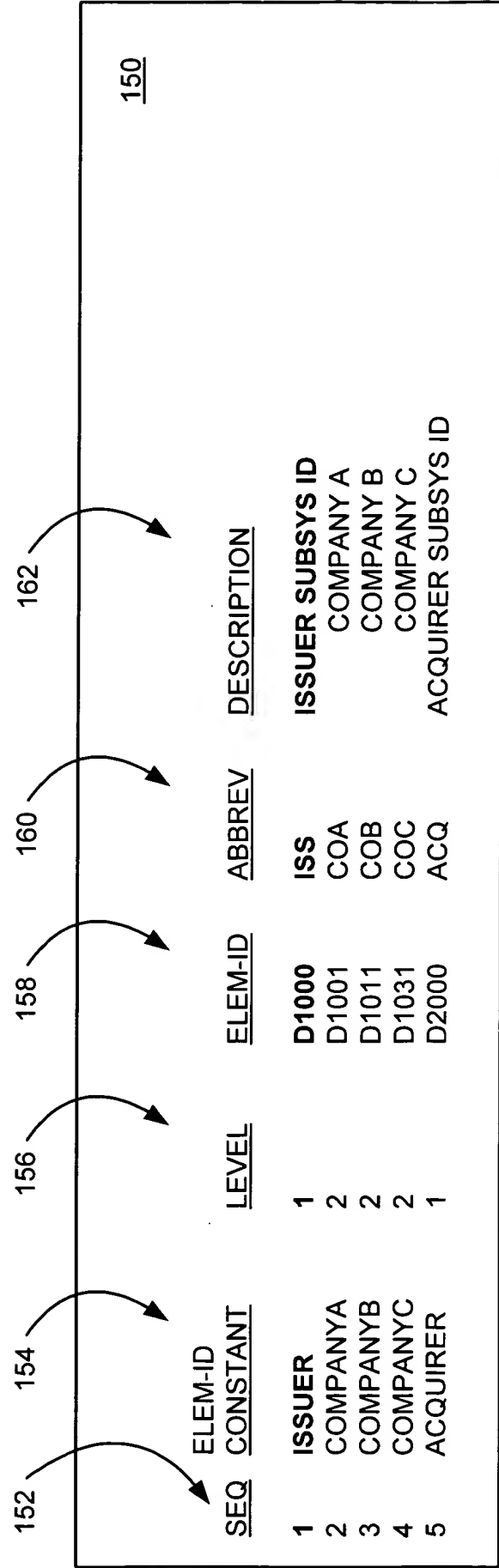


FIG. 4

152 154 156 158 160 162 150

<u>SEQ</u>	<u>ELEM-CONSTANT</u>	<u>LEVEL</u>	<u>ELEM-ID</u>	<u>ABBREV</u>	<u>DESCRIPTION</u>
1	ISSUER	1	D1000	ISS	ISSUER SUBSYS ID
2	COMPANYA	2	D1001	COA	COMPANY A
3	COMPANYB	2	D1011	COB	COMPANY B
4	NONRISK	3	D1012	NON	NON-RISK ACCOUNTS
5	BANK	3	D1021	BNK	BANK
6	COMPANYC	2	D1031	COC	COMPANY C
7	ACQUIRER	1	D2000	ACQ	ACQUIRER SUBSYS ID

FIG. 5

152	154	156	158	160	162	150
SEQ	ELEM- CONSTANT	LEVEL	ELEM-ID	ABBREV	DESCRIPTION	
1	ISSUER	1	D1000	ISS	ISSUER SUBSYS ID	
2	COMPANYA	2	D1001	COA	COMPANY A	
3	REGION	3	D1002	RGN	REGIONAL OFFICE	
4	BRANCH	4	D1003	BRN	BRANCH OFFICE	
5	COMPANYB	2	D1011	COB	COMPANY B	
6	NONRISK	3	D1012	NON	NON-RISK ACCOUNTS	
7	BANK	4	D1013	BNK	NON-RISK BANK	
8	BRANCH	5	D1014	BRN	BANK BRANCH	
9	BANK	3	D1021	BNK	BANK	
10	COMPANYC	2	D1031	COC	COMPANY C	
11	RETAIL	3	D1032	RET	RETAIL STORE	
12	RETAILCARD	4	D1033	RTC	PRIVATE-LABEL CREDIT CARD	
13	ACQUIRER	1	D2000	ACQ	ACQUIRER SUBSYS ID	
14	COMPANYA	2	D2001	COA	COMPANY A	
15	REGION	3	D2002	RGN	REGIONAL OFFICE	
16	BRANCH	4	D2003	BRN	BRANCH OFFICE	
17	COMPANYB	2	D2011	COB	COMPANY B	
18	BANK	3	D2012	BNK	BANK	
19	BRANCH	4	D2013	BRN	BANK BRANCH	

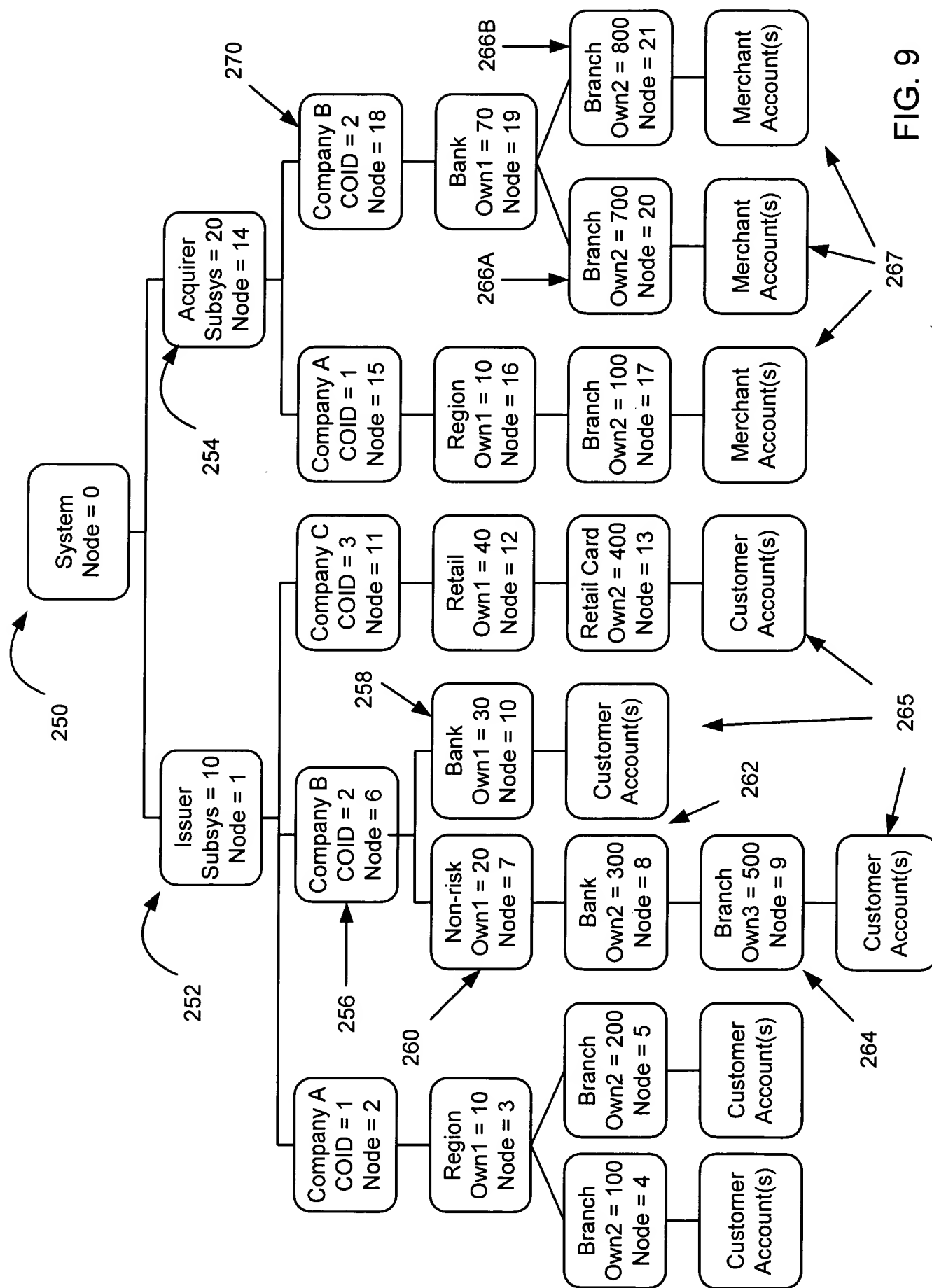
FIG. 6

172	174	176	178	179
<u>ISS.</u>	<u>COA.</u>	<u>RGN.</u>	<u>BRN</u>	<u>NODE NUMBER</u>
10, 10,	1, 1,	10, 10,	100 200	4 5
170				

FIG. 7

182	184	186	188	189
<u>ACQ.</u>	<u>COB.</u>	<u>BNK.</u>	<u>BRN</u>	<u>NODE NUMBER</u>
20, 20,	2, 2,	70, 70,	700 800	20 21
170				

FIG. 8



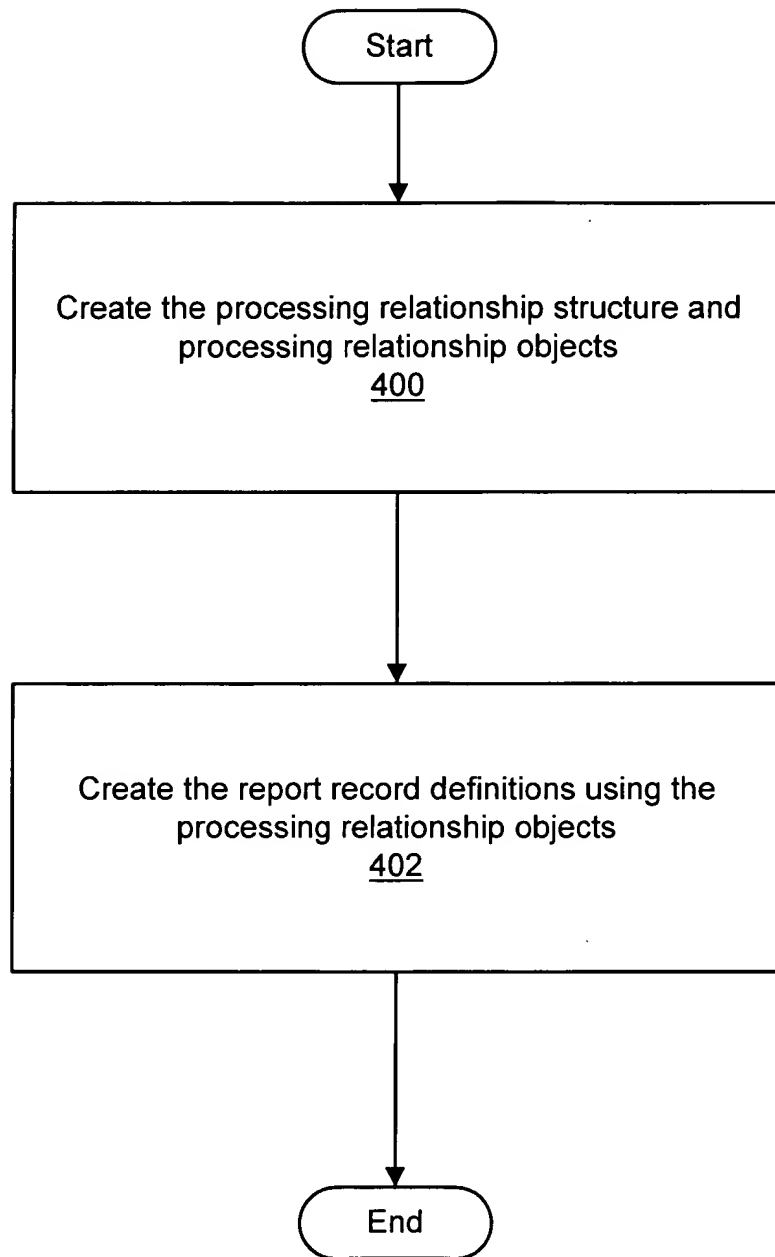


FIG. 10a

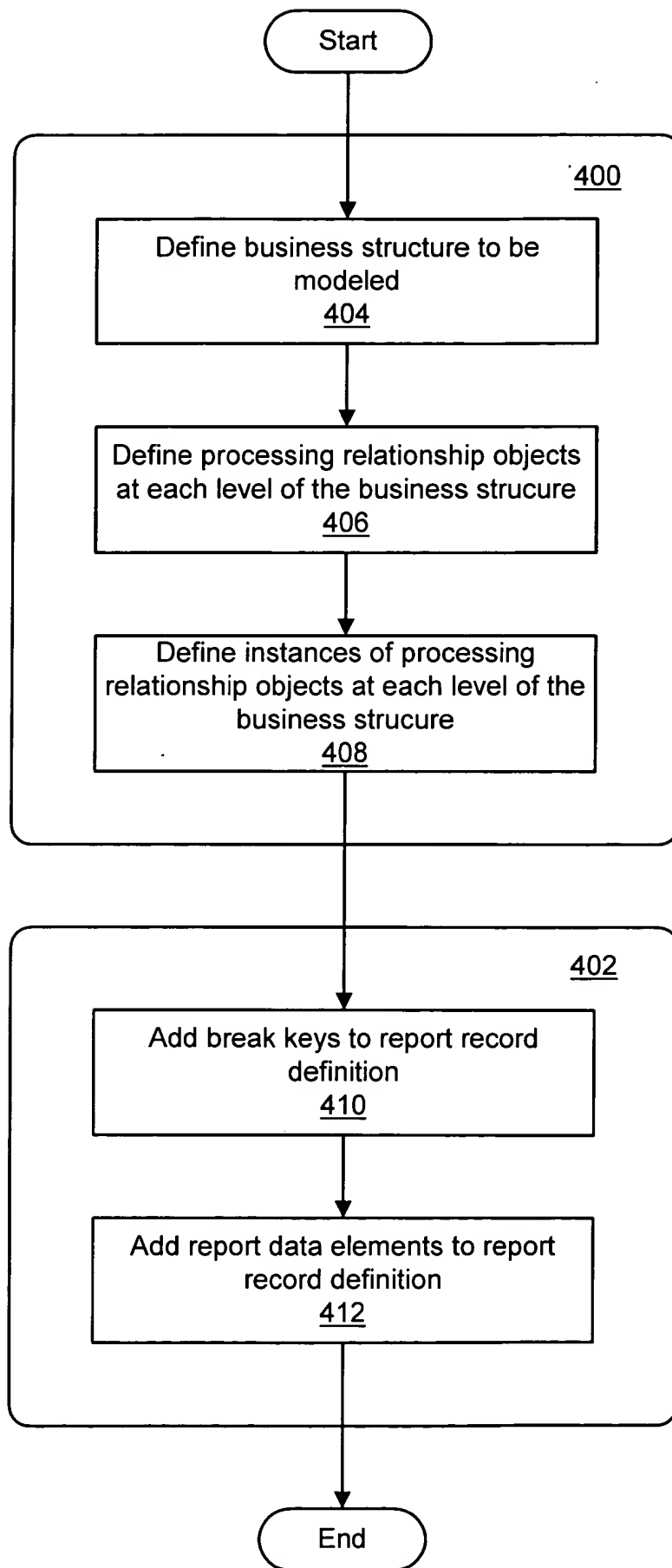


FIG. 10b

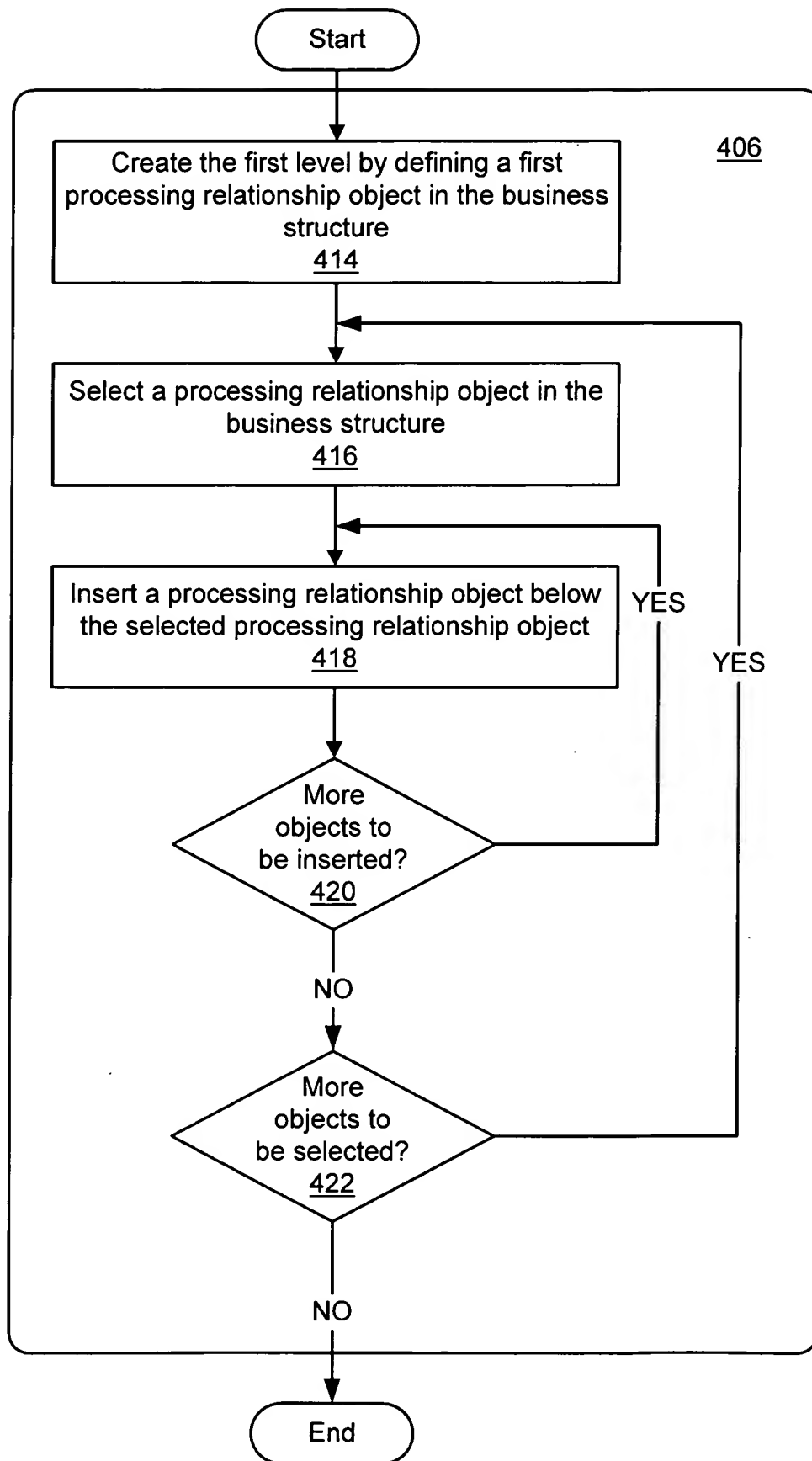


FIG. 10c

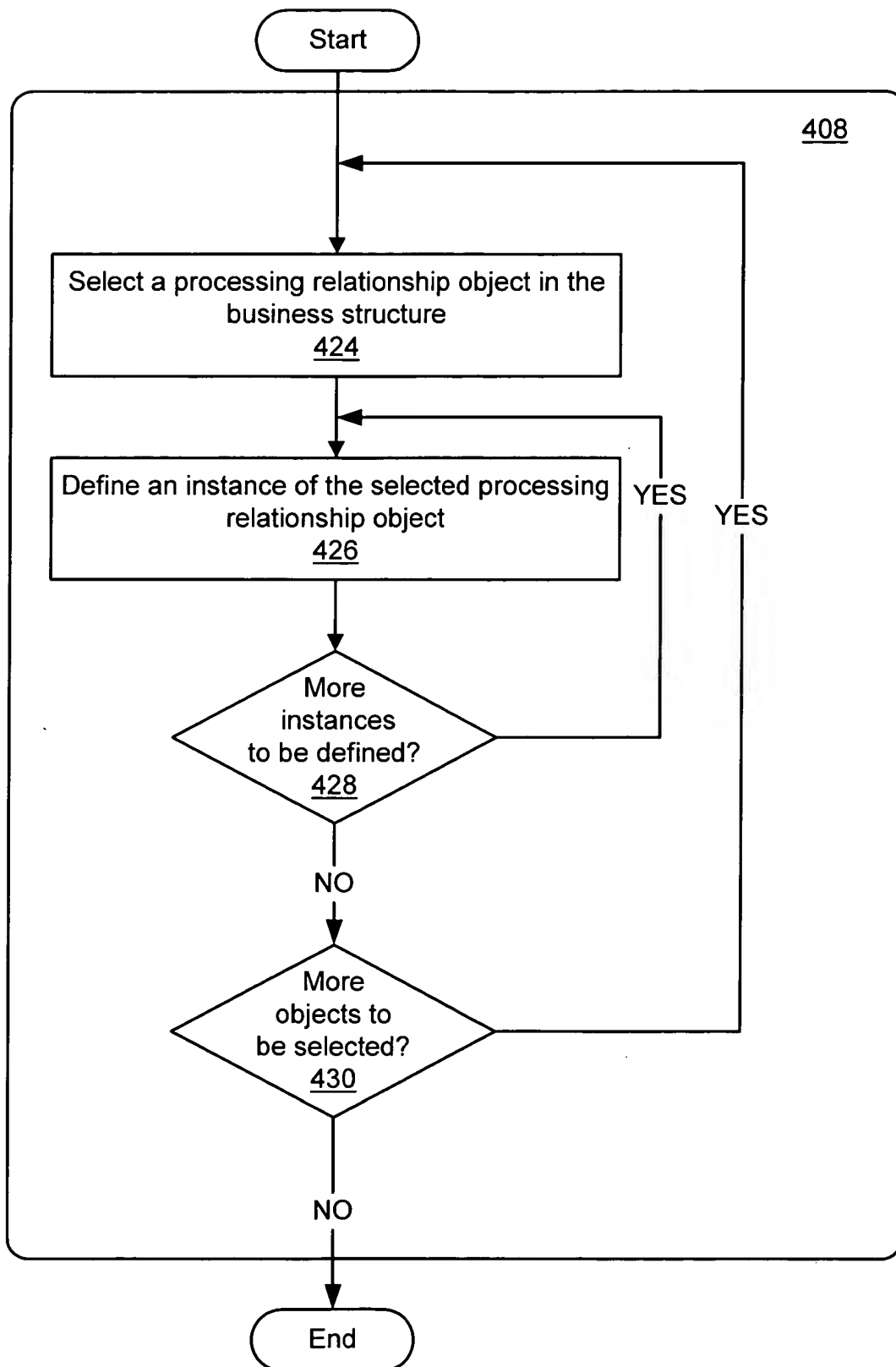


FIG. 10d

12	10,1,10,100
2	10,1,10,200
3	10,1,20,100
9	10,2,10,300
6	20,1,10,100

FIG. 11